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BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES

Application Number: 10807431
Filing Date: March 23, 2004
Appellant(s): GANDRE ET AL.

David W. Boyd (Reg. No. 50,335)
For Appellant

EXAMINER'S ANSWER

This is in response to the appeal brief filed May 19, 2009 appealing from the Office

action mailed December 15, 2008.

(1) Real Party in Interest

A statement identifying by name the real party in interest is contained in the brief.

(2) Related Appeals and Interferences

The Examiner is not aware of any related appeals, interferences, or judicial

proceedings which will directly affect or be directly affected by or have a bearing on the

Board's decision in the pending appeal.

(3) Status of Claims

The statement of the status of claims contained in the brief is correct.

(4) Status of Amendments After Final

The appellant's statement of the status of amendments after final rejection

contained in the brief is correct.

(5) Summary of Claimed Subject Matter

The summary of claimed subject matter contained in the brief is correct.

(6) Grounds of Rejection to be Reviewed on Appeal

The appellant's statement of the grounds of rejection to be reviewed on appeal is

correct.

(7) Claims Appendix

The copy of the appealed claims contained in the Appendix to the brief is correct.

(8) Evidence Relied Upon

| US Pub. No. 2004/0049451 | Berardi et al | July 9, 2002 |
| US Patent No. 5,621,201 | Langhans et al | May 11, 1994 |

(9) Grounds of Rejection

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 11- 20, are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In claim 11, for example, the specification does not clearly link the corresponding structure to:

- "means for receiving" as recited in claim 11 (a).
- "means for receiving" as recited in claim 11 (b).
- "means for obtaining" as recited in claim 11 (d).
- "means for comparing" as recited in claim 11 (e).
- "means for requiring" as recited in claim 11 (f).

Nor was such structure implicitly described in the specification in such a manner that it would have been obvious to one of ordinary skill in the art at the time of the invention.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

A patent may not be obtained though the invention is not identically disclosed or described as set forth in
section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
such that the subject matter as a whole would have been obvious at the time the invention was made to a
person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived
by the manner in which the invention was made.

Claims 1- 20, as understood by the Examiner, are rejected under 35 U.S.C.

103(a) as being unpatentable over Berardi et al (U.S. Patent Application Publication No.

2004/0049451 A1) in view of Langhans et al (U.S. Patent No. 5,621,201).

As per claim 1: Berardi discloses:

a.   a user presenting a form of account identification to an electronic transaction

device to initiate a transaction (¶ [0006]);

b.   inputting a transaction amount ((¶ [0089]);

c.   providing a table that includes a plurality of merchant categories and transaction

threshold amounts for each merchant category ((¶ [0089]);

d.   obtaining the merchant category for each initiated transaction ((¶ [0040]);

e.   comparing the inputted transaction amount to the transaction threshold

associated with the merchant (¶ [0089]);

f.   requiring the use to enter the secret code for the selected transaction if the

inputted transaction amount exceeds the transaction threshold amount associated with

the merchant (¶ [0089]).

Berardi does not explicitly disclose a table including a plurality of merchant

categories. Langhans, however, discloses providing a table that includes a plurality of

merchant categories and transaction threshold amounts for each merchant category;

obtaining the merchant category for each initiated transaction , wherein the table

resides at a payment network and step (e) is performed by the payment network

(column 7, lines 17- column 8, line 27, figure 8 and related text).

Therefore, it would have been obvious to a person having ordinary skill in the art

at the time the invention was made to modify Berardi teachings to include a plurality or

merchant codes associated with a spending limit to allows a spending limit to be applied

over a company-defined cycle, such as a monthly cycle or other billing cycle and to

allow a company's open-to-buy limit to be applied (the available credit at the company

level after deducting individual expenditures) which means that the authorization

request, if approved to this point, must not cause the company credit line to be

exceeded (Langhans, column 8, lines 4- 13).

As per claim 2: Berardi discloses wherein the selected transactions are

transactions where the form of account identification is contactless (¶ [0002]).

As per claim 3: Berardi discloses automatically routing the transaction to a user's

stored value account for debiting of the transaction amount (¶ [0015]).

As per claim 4: Berardi discloses wherein the merchant transactions are

debit transactions (¶ [0006]).

As per claim 5: Berardi discloses wherein the secret code is a PIN (¶ [0038]).

As per claim 6: Berardi discloses wherein the form of account
identification is a physical contactless device (¶ [0032]).

As per claim 7: Berardi discloses wherein the form of account
identification is a magnetic stripe card (¶ [0038]).

As per claim 8: Berardi discloses wherein the form of account
identification is biometric data (¶ [0038]).

As per claims 9 and 10: Berardi discloses all the limitations of claim 1 as shown above
but does not expressly disclose wherein the merchant categories are
defined by SIC codes. Langhans, however, discloses merchant SIC codes (column 1,
lines 38- 50).

Therefore, it would have been obvious to a person having ordinary skill in the art
at the time the invention was made to modify Berardi teachings to include a merchant
category codes/ SIC codes, disclosed by Langhans, to monitor account/ credit usage to
detect fraud or fraud patterns which is desirable from a bank's perspective. Banks
incorporate features in administering a credit card system which allows them to monitor

usage. For example, banks can obtain reports showing usage in a particular geographic
area, or usage for particular types of merchants, and compare these to the incidents of
reported fraud. One useful test is that of "velocity checking." Velocity checking involves
determining how often a card is used within a particular time period. Such a check
could, for example, uncover fraudulent activity, although this may be hard to distinguish
from non-fraudulent cardholder activity (see Langhans at column 1, lines 38- 61).

       Claims 11- 20 recite an apparatus that implements the method of claims 1- 10
and therefore claims 11- 20 are rejected based on the same rationale as the method
claims.

(10) Response to Argument

A.   ***Rejection under 35 U.S.C. § 112 (Means for)***

Invocation of 35 U.S.C. § 112 6<u>th</u> Paragraph

Means Phrase (a)

       The Examiner concludes that in accordance with MPEP § 2181 I., the phrase
"<u>means for receiving a form of account identification at an electronic transaction device</u>
<u>to initiate a transaction</u>;" as recited in claim 11 ("Means Phrase (a)" or "MP(a)") invokes
35 U.S.C. § 112 6th paragraph. To support his position, the Examiner notes the
following:

The Examiner finds that MP(a) expressly recites "means for." In accordance with MPEP § 2181 I., the Examiner concludes that MP(a) meets Invocation Prong (A) because "means for" is recited.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(a) meets Invocation Prong (B) because the phrase recites the function of "receiving a form of account identification at an electronic transaction device to initiate a transaction." Because nothing in the written description suggests that Applicant has intended the unambiguous language to be construed in a manner inconsistent with its ordinary meaning, the claimed function will have its ordinary meaning.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(a) meets Invocation Prong (C) because a review of the claim itself clearly shows that the claim does *not* recite sufficient structure for performing the claimed function.

Means Phrase (b)

The Examiner concludes that in accordance with MPEP § 2181 I., the phrase "means for receiving a transaction amount;" as recited in claim 11 ("Means Phrase (b)" or "MP(b)") invokes 35 U.S.C. § 112 6th paragraph. To support his position, the Examiner notes the following:

The Examiner finds that MP(b) expressly recites "means for." In accordance with MPEP § 2181 I., the Examiner concludes that MP(b) meets Invocation Prong (A) because "means for" is recited.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(b) meets Invocation Prong (B) because the phrase recites the function of "receiving a transaction amount" Because nothing in the written description suggests that Applicant has intended the unambiguous language to be construed in a manner inconsistent with its ordinary meaning, the claimed function will have its ordinary meaning.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(b) meets Invocation Prong (C) because a review of the claim itself clearly shows that the claim does *not* recite sufficient structure for performing the claimed function.

Means Phrase (d)

The Examiner concludes that in accordance with MPEP § 2181 I., the phrase "means for obtaining the merchant category for each initiated transaction" at recited in claim 11 ("Means Phrase (d)" or "MP(d)") invokes 35 U.S.C. § 112 6th paragraph. To support his position, the Examiner notes the following:

The Examiner finds that MP(d) expressly recites "means for." In accordance with MPEP § 2181 I., the Examiner concludes that MP(d) meets Invocation Prong (A) because "means for" is recited.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(d) meets Invocation Prong (B) because the phrase recites the function of "obtaining the merchant category for each initiated transaction"   Because nothing in the written description suggests that Applicant has intended the unambiguous language to be construed in a manner inconsistent with its ordinary meaning, the claimed function will have its ordinary meaning.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(d) meets Invocation Prong (C) because a review of the claim itself clearly shows that the claim does *not* recite sufficient structure for performing the claimed function.

Means Phrase (e)

The Examiner concludes that in accordance with MPEP § 2181 I., the phrase "means for comparing the inputted transaction amount to the transaction threshold associated with the merchant;" as recited in claim 11 ("Means Phrase (e)" or "MP(e)") invokes 35 U.S.C. § 112 6th paragraph. To support his position, the Examiner notes the following:

The Examiner finds that MP(e) expressly recites "means for." In accordance with MPEP § 2181 I., the Examiner concludes that MP(e) meets Invocation Prong (A) because "means for" is recited.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(e) meets Invocation Prong (B) because the phrase recites the function of "comparing the inputted transaction amount to the transaction threshold

associated with the merchant."   Because nothing in the written description

suggests that Applicant has intended the unambiguous language to be construed

in a manner inconsistent with its ordinary meaning, the claimed function will have

its ordinary meaning.

      In accordance with MPEP § 2181 I., the Examiner concludes that MP(e)

meets Invocation Prong (C) because a review of the claim itself clearly shows

that the claim does *not* recite sufficient structure for performing the claimed

function.

Means Phrase (f)

      The Examiner concludes that in accordance with MPEP § 2181 I., the phrase

"means for requiring the user to enter the secret code for the selected transaction if the

inputted transaction amount exceeds the transaction threshold amount associated with

the merchant" as recited in claim 11 ("Means Phrase (f)" or "MP(f)") invokes 35 U.S.C. §

112 6th paragraph. To support his position, the Examiner notes the following:

      The Examiner finds that MP(f) expressly recites "means for." In

accordance with MPEP § 2181 I., the Examiner concludes that MP(f) meets

Invocation Prong (A) because "means for" is recited.

      In accordance with MPEP § 2181 I., the Examiner concludes that MP(f)

meets Invocation Prong (B) because the phrase recites the function of "requiring

the user to enter the secret code for the selected transaction if the inputted

transaction amount exceeds the transaction threshold amount associated with

the merchant."   Because nothing in the written description suggests that

Applicant has intended the unambiguous language to be construed in a manner

inconsistent with its ordinary meaning, the claimed function will have its ordinary

meaning.

In accordance with MPEP § 2181 I., the Examiner concludes that MP(f)

meets Invocation Prong (C) because a review of the claim itself clearly shows

that the claim does *not* recite sufficient structure for performing the claimed

function.

Appellant argue (page 6): "With regard to element (a), <u>means for receiving a</u>

<u>form of account identification at an electronic transaction device to initiate a</u>

<u>transaction and element (b) means for receiving a transaction amount</u>,

specification paragraphs [0022] and [0023] indicate that a "transaction is received

at <u>merchant POS equipment</u>" and that the **"POS equipment** can be a

contactless chip card reader or a traditional magnetic stripe reader ...."."

(emphasis added).

However, the Examiner notes that Appellants have merely cited citations

from their specification, but it is still unclear what the corresponding structures to

the "means for receiving a form of account identification...." and the "means for

receiving a transaction amount..." are. Therefore, the Examiner will assume

(e.g. in light of Appellants arguments) the "<u>means for receiving a form of account</u>

<u>identification....</u>" to correspond to <u>merchant POS equipment</u> and the "<u>means for</u>

<u>receiving a transaction amount</u>" to correspond to <u>merchant POS equipment</u>.

Appellant argue (page 6): "With regard to element (d), <u>means for obtaining the merchant category for each initiated transaction</u>, specification paragraph [0024] indicates that the "merchant POS equipment or the terminal driving software identifies the SIC code or MCC for the merchant." Paragraphs [0012] and [0013] explain that SIC codes MCCs are indications of the merchant category." (emphasis added).

However, the Examiner notes that Appellants have merely cited citations from their specification, but it is still unclear what the corresponding structure to the "<u>means for obtaining the merchant category for each initiated transaction</u>" is. Therefore, the Examiner will assume (e.g. in light of Appellants arguments) the "<u>means for obtaining the merchant category for each initiated transaction</u>" to correspond to <u>merchant POS equipment</u>.

Appellant argue (page 6): "With regard to element (e), <u>means for comparing the inputted transaction amount to the transaction threshold associated with the merchant</u>, specification paragraph [0025] explains that the "merchant POS equipment or terminal driving software consults Table A ... to determine if the transaction amount is greater than a threshold amount for the merchant type .... "." (emphasis added).

However, the Examiner notes that Appellants have merely cited citations from their specification, but it is still unclear what the corresponding structure to

the "means for comparing the inputted transaction amount...." is. Therefore, the

Examiner will assume (e.g. in light of Appellants arguments) the " means for

comparing the inputted transaction amount to the transaction threshold

associated with the merchant" to correspond to merchant POS equipment.

Appellant argue (pages 6-7): "With regard to element (f), means for requiring

the user to enter the secret code for the selected transaction if the inputted

transaction amount exceeds the transaction threshold amount associated with

the merchant, specification paragraph [0025] indicates that if the transaction

amount exceeds the threshold amount for the merchant type, "then the customer

is prompted to enter a PIN ...." Paragraph [0015] explains that a PIN is one kind

of secret code. Figure 1 shows a "PIN pad" on which a PIN may be entered."

(emphasis added).

However, the Examiner note that Appellants have merely cited citations

from their specification, but it is still unclear what the corresponding structure to

the "means for comparing the inputted transaction amount...." is. Therefore, the

Examiner will assume (e.g. in light of Appellants arguments) the " means for

comparing the inputted transaction amount to the transaction threshold

associated with the merchant" to correspond to PIN pad shown in Appellants

figure 1. The following table provides a summary of the "means for" limitations of

claim 11, Appellants' respective arguments and the Examiner's assumed

structure corresponding to the claimed "means for" instances.

Claim 11 (Means for limitations)	Appellants' arguments	Assumed corresponding structure (e.g. in light of Appellants arguments)
(a) means for receiving a form of account identification at an electronic transaction device to initiate a transaction;	…specification paragraphs [0022] and [0023] indicate that a "transaction is received at **merchant POS equipment**" and that the "POS equipment can be a contactless chip card reader or a traditional magnetic stripe reader	merchant POS equipment
(b) means for receiving a transaction amount;	…specification paragraphs [0022] and [0023] indicate that a "transaction is received at <u>merchant POS equipment</u>" and that the **"POS equipment** can be a contactless chip card reader or a traditional magnetic stripe reader.	merchant POS equipment
(d) means for obtaining the merchant category for each initiated transaction;	…specification paragraph [0024] indicates that the "**merchant POS equipment** or the terminal driving software identifies the SIC code or MCC for the merchant." Paragraphs [0012] and [0013] explain that SIC codes MCCs are indications of the merchant category.	merchant POS equipment
e) means for comparing the inputted transaction amount to the transaction threshold associated with the merchant; and	…specification paragraph [0025] explains that the "**merchant POS equipment** or terminal driving software consults Table A ... to determine if the transaction amount is greater than a threshold amount for the merchant type	merchant POS equipment

(f) means for requiring the user to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant;	...specification paragraph [0025] indicates that if the transaction amount exceeds the threshold amount for the merchant type, "then the customer is prompted to enter a PIN ...." Paragraph [0015] explains that a PIN is one kind of secret code. Figure 1 shows a "**PIN pad**" on which a PIN may be entered.	PIN pad

In claim 11 alone, at least <u>four merchant POS equipments</u> are required for implementing Appellants' invention. However, according to at least figure 1 of Appellants' drawings, only <u>one merchant POS</u> equipment is required for implementing Appellants' invention. In light of the conflicting evidence noted above, and If Appellants' arguments noted above would be to have merits, the <u>number</u> of merchant POS equipments required for implementing Appellants' invention becomes unclear and render the claims indefinite (*Blackboard inc. V. Desire2Learn inc., 91 USPQ2D 1481 (Fed. Cir. 2009*).

B. Rejection under 35 U.S.C. § 103

Summary of Langhans:

Point-of-sale devices 98 are located at individual merchant locations, and receive a corporate or purchasing card and transmit card information along with the merchant

identifying information (e.g. authorization request) to VisaNet network 94 (column 6,
lines 11- 21; figure 8).

VisaNet network 94 transmits the authorization request to corporate card
processor 70 for authorization (column 6, lines 30- 34 and column 6, lines 45- 54; figure
9).

The corporate card processor 70 identifies the corporate account number from
the card number transmitted along with the authorization request. From this card
number, the card processor 70 identifies a particular company account (Account 74, 76
and 78 in FIG. 8). The account record or database entry (e.g. table as shown in FIG. 5
and 6) for the individual account number is then retrieved. The account record would be
examined to determine if there are any test routines (e.g. spending limit check). If a test
is identified, the parameters (e.g. preset spending limit associated with each merchant
category) from the database are loaded into the appropriate register of the processor
and executed. The test results are stored both for authorization purposes and for later
report generation (column 6, lines 45- 65; figure 9).

When the tests are completed, the test results are compared to the authorization
responses indicated by the company (e.g. preset spending limit). The appropriate
response is then transmitted from the corporate card processor 70 to VisaNet 94, and
from there through the network 96 to the originating POS 98 (column 7, lines 8-16).

Appellants argue (page 7): "As Applicants have previously explained,
Langhans' corporate card processor is in a position analogous to that of a card issuer in

Applicants' system, and Langhans' corporate card processor is not a <u>payment network</u> (emphasis added).

However, it is noted that the component upon which applicant relies (i.e., <u>card issuer</u>) **is not recited in the rejected claims**. Therefore, The Examiner respectfully does not agree that Langhans' corporate card processor is in a position analogous to that of a card issuer in Appellants' system because Appellants' card issuer is never claimed. Further, the Examiner interprets Appellants' "payment network" to be the combination of Langhans' corporate card processor **70** and VisaNet network **94**. Langhans' Card processor 70 is in fact the integral part of the VisaNet network 94. Some evidence follows:

- o it would seem scarcely necessary to point out that merely making a two-piece network (e.g. Langhans' card processor 70 and VisaNet network 94) in one piece (e.g. Appellants' payment network) is not patentable invention because it is an obvious thing to do if deemed desirable (*In re Wolfe, 116 USPQ 443, 444 (CCPA 1961)*).

- o Looking at Langhans figure 8, it's noted that card processor 70 can not directly communicate with the merchant network or Point-of-sale devices 98, instead it relies on the VisaNet network for such communication (figure 8). <u>Therefore, a transaction can not be completed without the integral functions of card processor 70 and VisaNet network.</u>

- o Point-of-sale devices 98 would be located at individual merchant locations, and would receive a corporate or purchasing card and transmit card information along with the merchant identifying information (e.g. authorization request) to VisaNet network 94 (column 6, lines 11- 21; figure 8). VisaNet network 94 then transmits the authorization request to corporate card processor 70 for authorization (column 6, lines 30- 34 and column 6, lines 45- 54; figure 8). Therefore, a transaction can not be completed without the integral functions of card processor 70 and VisaNet network.

- o In the event that processor 70 is unavailable for any reason, the VisaNet network 94 is capable of performing only limited functions (e.g. on behalf of card processor 70) such as card number verification, PIN verification and balance verification (column 6, lines 36- 44). Therefore, Card processor 70 is the integral part of the VisaNet Network because the Card processor and VisaNet network are functionally inseparable and they must work together. That is, a transaction can not be completed without the integral functions of card processor 70 and VisaNet network.

Appellants argue (page 8): "Langhans does indicate that the VisaNet system can stand in for some functions if the corporate card processor is unavailable, but makes clear that the stand-in processing is limited, for example to "card number verification, PIN verification and balance verification." (Langhans col. 6 lines 39-42).

Langhans makes no suggestion that the VisaNet system can compare a transaction

amount with any merchant-specific threshold."

   The Examiner agrees and further submits that the Langhans' card processor 70,

which is the integral part of VisaNet network 94, does compare a transaction amount

with any merchant-specific threshold (column 2, lines 49- 58; column 12, lines 37-51).

   Appellants argue (page 8): "The Final Office Action also cites column 7 line 17

through column 8 line 27 as teaching or suggesting that the table resides at a payment

network and step (e) is performed by the payment network. (Final Office Action p. 4).

Applicants note that this passage does describe a dollar limit test for a particular

merchant code grouping, but is not specific as to where the test is performed. However,

Langhans Figure 9 and column 6 lines 45-65 indicate that the tests described by

Langhans are performed by the "corporate card processor" (emphasis added).

   The Examiner agrees and further notes the following:

   o   The limitation of claim 1 in which the Appellants are arguing is: "**1)** wherein

       the table resides at the electronic transaction device and step (e) is performed

       by the electronic transaction device, **or 2)** wherein the table resides at a

       terminal drive and step (e) is performed by the terminal driver, or wherein the

       table resides at an acquirer processor and step (e) is performed by the

       acquirer processor, **or   3)** wherein the table resides at a payment network

       and step (e) is performed by the payment network"(reference numerals and

underline have been added). Since Appellants have provided three options in
association with the location of the table and the performance of step (e), the
Examiner has selected the option of " For purpose of the Examination, the
Examiner has selected the option of "wherein the table resides at a payment
network and step (e) is performed by the payment network" (e.g. option # 3 as
referenced above).

o   The term "payment network" is not defined by the claims; the specification
    does not lexicographically define the term. Therefore, the Examiner
    interpreted the term "payment network" to be equivalent to the combination of
    Langhans' corporate card processor **70** and VisaNet network **94**.

o   Langhans does disclose comparing the inputted transaction amount to the
    transaction amount limit associated with the merchant (e.g. tests), wherein
    the tests are performed by card processor 70 which is the integral part of
    VisaNet network 94. Langhans further disclose when the user's account
    record or database entry (e.g. table as shown in FIG. 5 and 6) for the
    individual account number is retrieved, the account record would be
    examined to determine if there are any test routines (e.g. spending limit
    check). If a test is identified, the parameters (e.g. preset spending limit
    associated with each merchant category) from the database are loaded into
    the appropriate register of the processor and executed. The test results are

stored both for authorization purposes and for later report generation (column

2, lines 49- 58; column 6 lines 45-65, column 12, lines 37-51; figure 9).

(11) Related Proceeding(s) Appendix

No decision rendered by a court or the Board is identified by the Examiner in the

Related Appeals and Interferences section of this Examiner's answer.

Respectfully submitted,

Mamon Obeid
Patent Examiner
Art Unit 3621

/ANDREW J. FISCHER/
Supervisory Patent Examiner, Art Unit 3621

Conferees:

/A. J. F./
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Supervisory Patent Examiner, Art Unit 3621

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Claim 1	Berardi	Langhans
a) a user presenting a form of account identification to an electronic transaction device to initiate a transaction;	a user/customer presenting fob **102** to POS device **110** for payment (¶¶ [0006]; [0032]);	
b) inputting a transaction amount ;	inputting a payment or transaction amount (¶¶ [0039]; [0089]);	
c) providing a table that includes a plurality of merchant categories and transaction threshold amounts for each merchant category ;	providing a table that includes **transaction restrictions**, said restrictions including **specific merchant use**, **spending limit** and transaction date and time (¶ [0089]);	providing account record or parameters that includes a plurality of **merchant categories** (e.g. MCCGs /SIC codes) and **dollar limit** or **spending limit** for each merchant category (column 1, lines 43- 49; column 7, line 57- column 8, line 21; column 11, lines 45- column 12, line; figures 5 & 6);
d) obtaining the merchant category for each initiated transaction ;	obtaining the merchant identification for each initiated transaction (e.g. to check if a merchant (RFID reader) is an authorized and not a restricted merchant) (¶ [0015];[0089]);	obtaining the merchant category for each initiated transaction (column 1, lines 43- 49; column 7, line 57- column 8, line 21;
e) comparing the inputted transaction amount to the transaction threshold associated with the merchant;	comparing the inputted transaction amount to the spending limit (¶ [0089]);	comparing the inputted transaction amount to the **transaction amount limit** associated with the merchant (column 2, lines 49- 58; column 12, lines 37-51);
f) requiring the user to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant;	requiring the user to enter the **PIN** for the selected transaction if the inputted transaction amount exceeds the transaction spending limit (¶ [0089]).	requiring a user to confirm his/her identity (e.g. PIN) for the selected transaction if the inputted transaction amount exceeds the transaction spending limit (column 7, lines 8- 16; column 8, lines 36-49; column 11, lines 23- 31);

wherein the table resides at a payment network and step (e) is performed by the payment network		wherein the account records or parameters resides at a database at card processor **70** and step (e) is performed by the card processor **70** (column 2, lines 49- 58; column 6 lines 45-65; column 12, lines 37-51; figure 9).